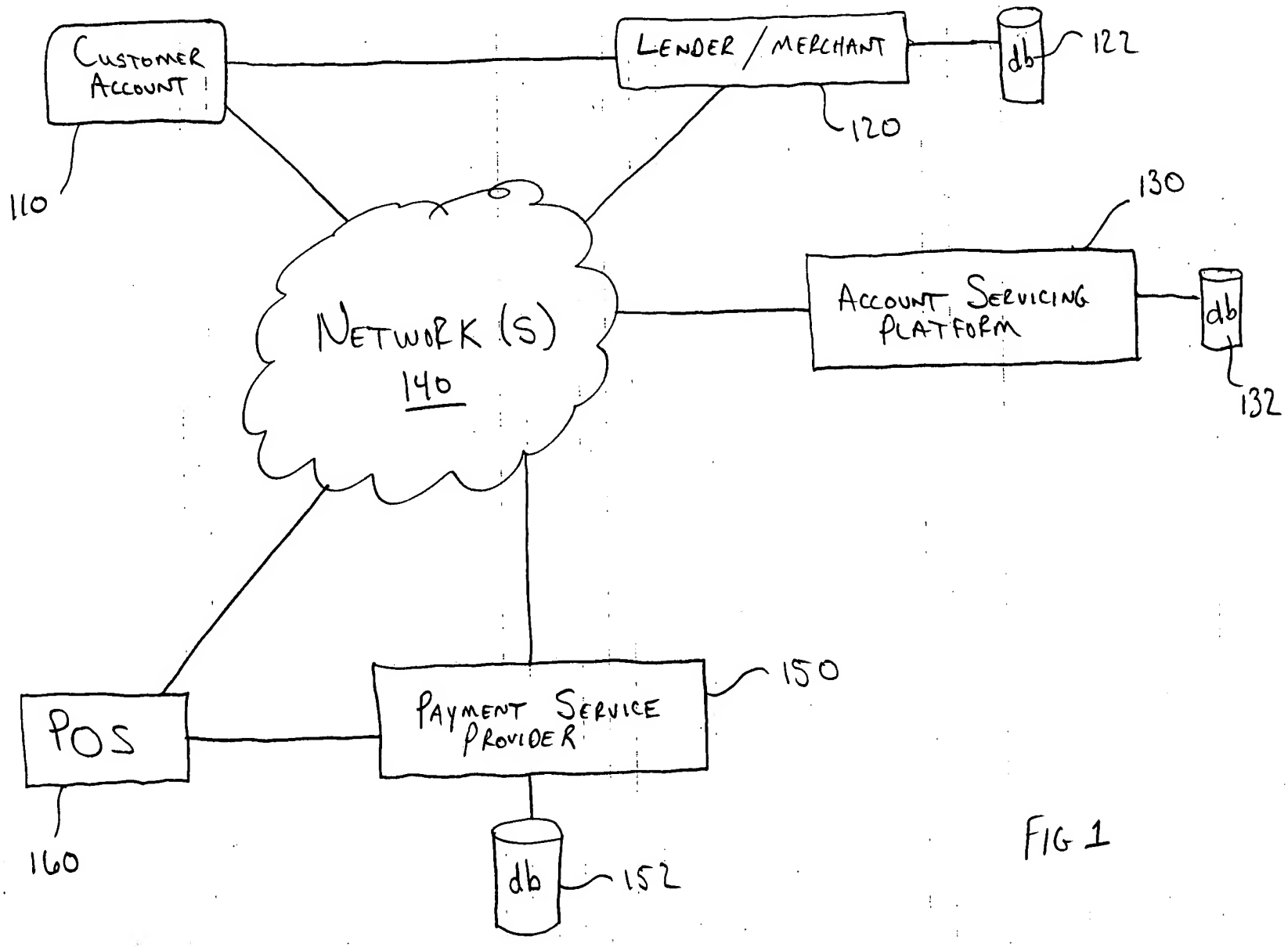
CUSTOMER ACCOUNT
110
LENDER / MERCHANT
120
db
122
NETWORK (S)
140
ACCOUNT SERVICING PLATFORM
130
db
132
POS
160
PAYMENT SERVICE PROVIDER
150
db
152

FIG 1

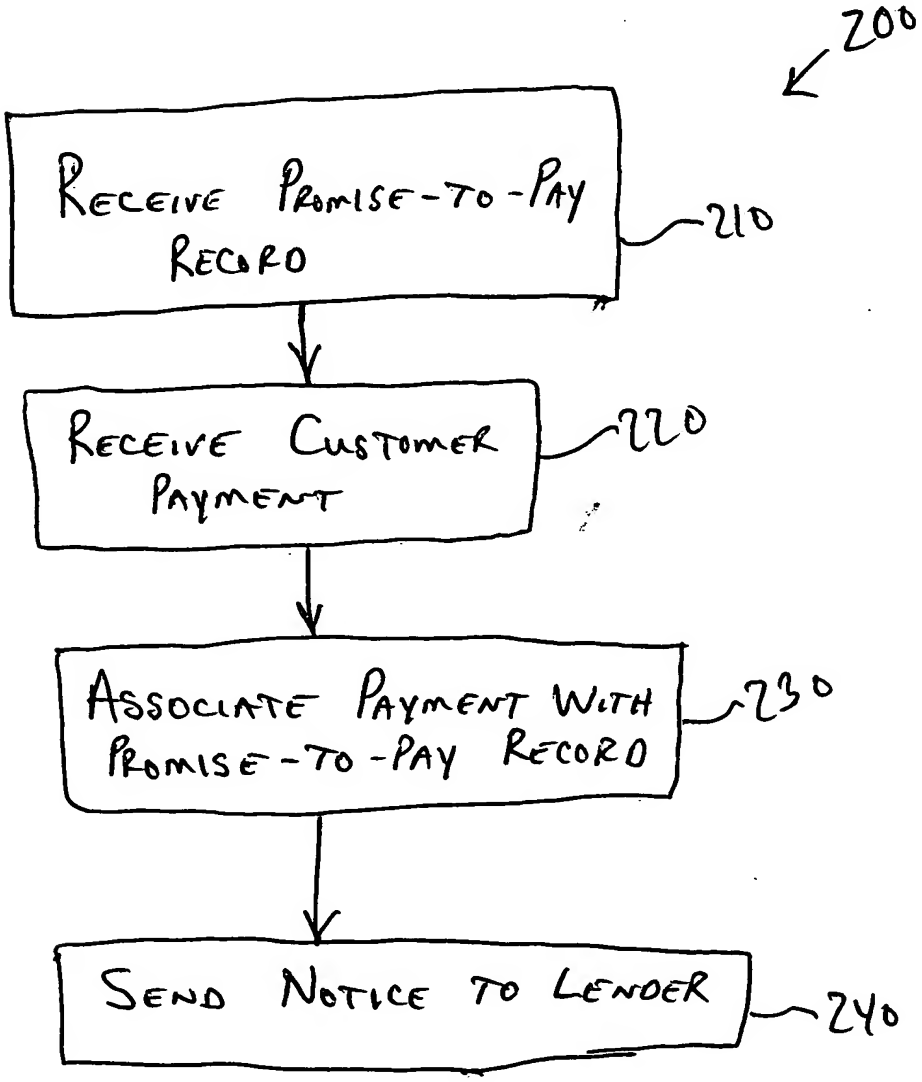
200
RECEIVE PROMISE-TO-PAY RECORD
210
RECEIVE CUSTOMER PAYMENT
220
ASSOCIATE PAYMENT WITH PROMISE-TO-PAY RECORD
230
SEND NOTICE TO LENDER
240

FIG. 2

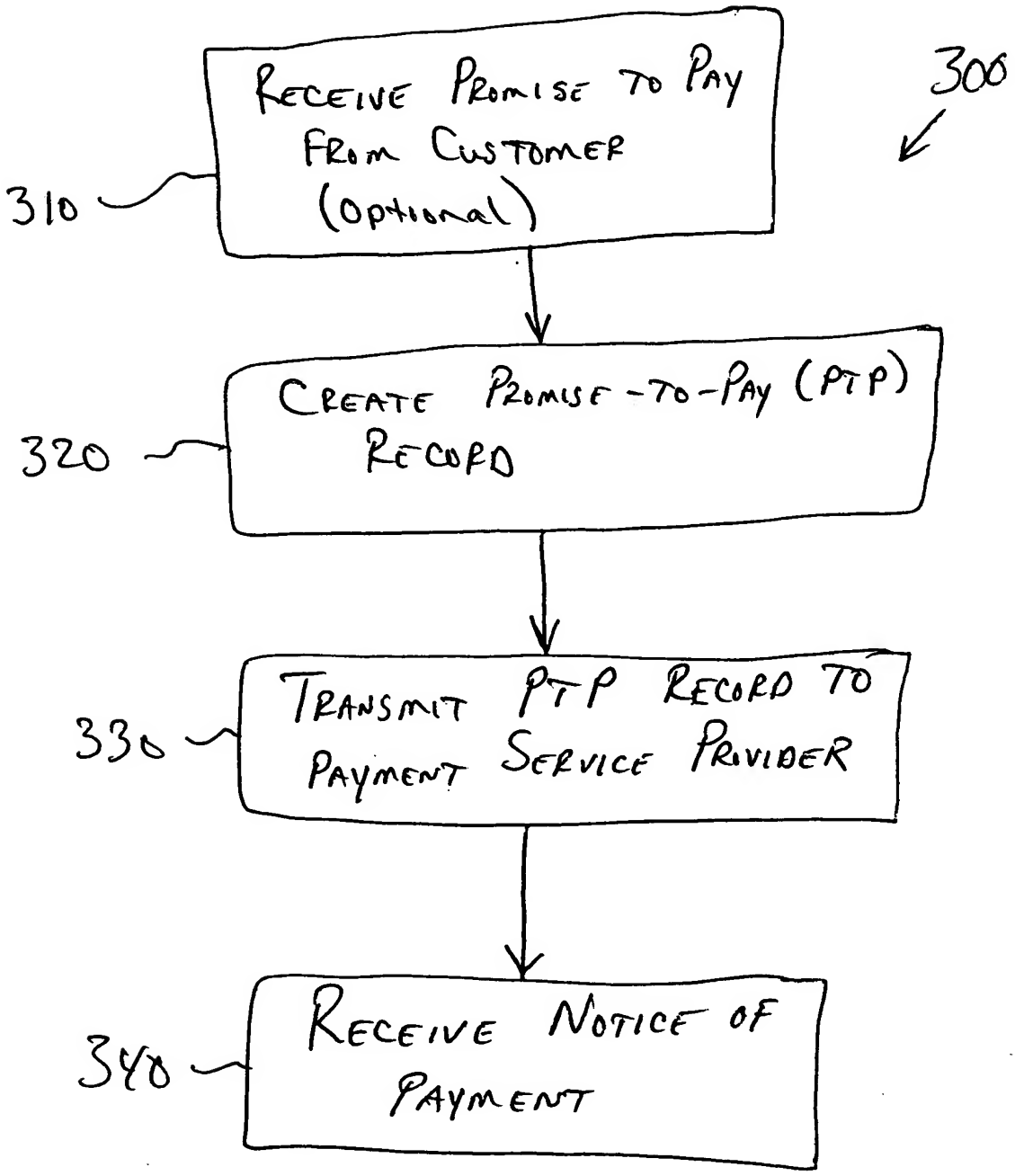
RECEIVE PROMISE TO PAY FROM CUSTOMER (OPTIONAL)
310
300
CREATE PROMISE-TO-PAY (PTP) RECORD
320
TRANSMIT PTP RECORD TO PAYMENT SERVICE PROVIDER
330
RECEIVE NOTICE OF PAYMENT
340

FIG. 3